

**CLAIM AMENDMENTS**

**Please cancel Claims 1-16, 20-35 and 51-68 without prejudice.**

**Please add the following new claims 69-116 for examination:**

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69. (New) A method for processing negotiable economic credits through a hand held device, said method comprising the steps of:

initiating synchronizing a point of sale with a hand held device, wherein said hand held device contains a processor, a user profile and a database wherein at least one negotiable economic credit among a plurality of negotiable economic credits are stored;

selecting at least one negotiable economic credit from said plurality of negotiable economic credits based on said user profile, in response to initiating synchronizing of said point of sale with said hand held device; and

transferring said at least one negotiable economic credit from said database of said hand held device to said point of sale based on said user profile maintained within said hand held device, in response to selecting said at least

one negotiable economic credit from said plurality of negotiable economic credits.

70. (New) The method of claim 69 further comprising the step of thereafter completing synchronizing said point of sale with said hand held device after transferring said at least one negotiable economic credit from said database of said hand held device to said point of sale based on said user profile maintained within said hand held device.

71. (New) The method of claim 69 wherein said at least one negotiable economic credit comprises coupon data.

72. (New) The method of claim 69 wherein said at least one negotiable economic credit comprises at least one financial award.

73. (New) The method of claim 69 wherein said at least one negotiable economic credit comprises at least one financial incentive.

74. (New) The method of claim 69 wherein said at least one negotiable economic credit comprises cash.

75. (New) The method of claim 69 further comprising the steps of:

redeeming said at least one negotiable economic credit at said point of sale, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale; and

reconciling data representative of said at least one negotiable economic credit contained in said database within said hand held device, in response to redeeming said at least one negotiable economic credit at said point of sale.

76. (New) The method of claim 69 further comprising the steps of:

electronically negotiating a coupon exchange between said point of sale and said hand held device, in response to transferring said at least one negotiable economic credit from said database of said hand held device to said point of sale; and

e! reconciling data representative of at least one negotiable economic credit contained in said database within said hand held device, in response to electronically negotiating said coupon exchange between said point of sale and said hand held device.

77. (New) The method of claim 69 further comprising the steps of:

transmitting data representative of at least one new negotiable economic credit from a coupon source associated with said point of sale to said hand held device during synchronization between said hand held device and said coupon source; and

storing said at least one new negotiable economic credit as coupon data in said database within said hand held device, in response to transmitting said data representative of at least one new negotiable economic credit from said coupon source associated with said point of sale to said hand held device during synchronization between said hand held device and said coupon source.

78. (New) The method of claim 69 further comprising the steps of:

accessing a product database associated with said point of sale;

retrieving product data from said product database associated with said point of sale; and

comparing said product data to data representative of said at least one negotiable economic credit transmitted from said database of said hand held device, in response to scanning a product code associated with at least one item to be purchased at said point of sale.

79. (New) The method of claim 69 further comprising the steps of:

e'      accessing a database associated with said point of sale, wherein coupon data is stored within said database;

retrieving coupon data from said database associated with said point of sale;

comparing coupon data transmitted from said database of said hand held device to coupon data retrieved from said database associated with said point of sale, in response to scanning a product code associated with at least one item to be purchased at said point of sale;

identifying matching coupon data to calculate at least one price discount, in response to comparing coupon data transmitted from said hand held device to product data retrieved from said product database and coupon data retrieved from said database associated with said point of sale;

compiling a subtotal price for said at least one item to be purchased at said point of sale, in response to scanning product codes associated with said at least one item to be purchased at said point of sale; and

calculating a new total for items scanned at said point of sale, wherein said new total includes price discounts therein, in response to identifying matching coupon data to calculate price discounts.

80. (New) The method of claim 69 further comprising the steps of:

storing a coupon management module within said hand held device, wherein said coupon management module manages the transmission, receipt and storage of said at least one negotiable economic credit comprising coupon data; and

communicating coupon data between said coupon management module and said database of said hand held device; and

processing instructions generated by said coupon management module utilizing said processor associated with said hand held device.

81. (New) A method for processing negotiable economic credits through a hand held device, said method comprising the steps of:

initiating synchronizing a point of sale with a hand held device through a wireless telecommunications network, wherein said hand held device contains a processor, a user profile and a database wherein at least one negotiable economic credit among a plurality of negotiable economic credits are stored;

selecting at least one negotiable economic credit from said plurality of negotiable economic credits based on said user profile, in response to initiating synchronizing of said point of said with said hand held device;

transferring through said wireless telecommunications network, said at least one negotiable economic credit from said database of said hand held device to said point of sale based on said user profile maintained within said hand held device, in response to selecting said at least one negotiable economic credit from said plurality of negotiable economic credits and synchronizing said point of sale with said hand held device;

e' transmitting data representative of at least one new negotiable economic credit through said wireless telecommunications network from a coupon source associated with said point of sale to said hand held device during synchronization between said hand held device and said coupon source; and

storing said at least one new negotiable economic credit as coupon data in said database within said hand held device, in response to transmitting said data representative of at least one new negotiable economic credit from said coupon source associated with said point of sale to said hand held device during synchronization between said hand held device and said coupon source.

82. (New) The method of claim 81 further comprising the steps of:

accessing a database associated with said point of sale, wherein coupon data is stored within said database;

retrieving coupon data from said database associated with said point of sale based on said user profile maintained within said hand held device;

comparing coupon data transmitted from said database of said hand held device to coupon data retrieved from said database associated with said point of sale, in response to scanning a product code associated with at least one item to be purchased at said point of sale;



identifying matching coupon data to calculate at least one price discount, in response to comparing coupon data transmitted from said hand held device to product data retrieved from said product database and coupon data retrieved from said database associated with said point of sale;

compiling a subtotal price for said at least one item to be purchased at said point of sale, in response to scanning product codes associated with said at least one item to be purchased at said point of sale; and

calculating a new total for items scanned at said point of sale, wherein said new total includes price discounts therein, in response to identifying matching coupon data to calculate price discounts.

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83. (New) The method of claim 82 further comprising the steps of:

storing a coupon management module within said hand held device, wherein said coupon management module manages the transmission, receipt and storage of said at least one negotiable economic credit comprising coupon data;

communicating coupon data between said coupon management module and said database of said hand held device; and

processing instructions generated by said coupon management module utilizing said processor associated with said hand held device.

84. (New) A method for processing negotiable economic credits through a wireless telephone, said method comprising the steps of:

initiating synchronizing a point of sale with a wireless telephone through a wireless telecommunications network, wherein said wireless telephone contains a processor, a user profile and a database wherein at least one negotiable economic credit among a plurality of negotiable economic credits are stored;

selecting at least one negotiable economic credit from said plurality of negotiable economic credits based on said user profile, in response to initiating synchronizing of said point of said with said wireless telephone;

b' transferring through said wireless telecommunications network, said at least one negotiable economic credit from said database of said wireless telephone to said point of sale based on said user profile maintained within said wireless telephone, in response to selecting said at least one negotiable economic credit from said plurality of negotiable economic credits and synchronizing said point of sale with said wireless telephone;

transmitting data representative of at least one new negotiable economic credit through said wireless telecommunications network from a coupon source associated with said point of sale to said wireless telephone during synchronization between said wireless telephone and said coupon source;

storing said at least one new negotiable economic credit as coupon data in said database within said wireless telephone, in response to transmitting said data representative of at least one new negotiable economic credit from said coupon source associated with said point of sale to said wireless telephone during synchronization between said wireless telephone and said coupon source; and

thereafter completing synchronizing said point of sale with said wireless telephone in response to storing said at least one new negotiable economic credit as coupon data in said database within said wireless telephone.

85. (New) The method of claim of 84 wherein said wireless telecommunications network comprises a personal area network.

86. (New) The method of claim 85 wherein said personal area network comprises a Bluetooth network.

87. (New) The method of claim 32 wherein said wireless telecommunications network comprises a CDMA network.

88. (New) The system of claim 32 wherein said wireless telecommunications network comprises a Wireless Intelligent Network (WIN).

89. (New) A system for processing negotiable economic credits through a hand held device, comprising:

a hand held device having a processor, a user profile and a database wherein at least one negotiable economic credit among a plurality of negotiable economic credits are stored;

synchronization module for synchronizing a point of sale with a hand held device, wherein said synchronization module is stored within said hand held device and wherein instructions generated by said synchronization module are executable by said processor of said hand held device;

retrieval module for selecting at least one negotiable economic credit from said plurality of negotiable economic credits based on said user profile, in response to initiating synchronizing of said point of said with said hand held device; and

transfer module for transferring said at least one negotiable economic credit from said database of said hand held device to said point of sale based on said user profile maintained within said hand held device, in response to selecting said at least one negotiable economic credit from said plurality of negotiable economic credits and synchronizing said point of sale with said hand held device.

90. (New) The system of claim 89 wherein said at least one negotiable economic credit comprises coupon data.

91. (New) The system of claim 89 wherein said at least one negotiable economic credit comprises at least one financial award.

92. (New) The system of claim 89 wherein said at least one negotiable economic credit comprises at least one financial incentive.

93. (New) The system of claim 89 wherein said at least one negotiable economic credit comprises cash.

94. (New) The system of claim 89 further comprising:

redeeming module for redeeming said at least one negotiable economic credit at said point of sale, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale; and

reconciling module for reconciling data representative of said at least one negotiable economic credit contained in said database within said hand held device, in response to redeeming said at least one negotiable economic credit at said point of sale.

95. (New) The system of claim 89 further comprising:

negotiating module for electronically negotiating a coupon exchange between said point of sale and said hand held device, in response to transferring said at least one negotiable economic credit from said database of said hand held device to said point of sale; and

reconciling module for reconciling data representative of at least one negotiable economic credit contained in said database within said hand held device, in response to electronically negotiating said coupon exchange between said point of sale and said hand held device.

b1 96. (New) The system of claim 89 further comprising:

transmission module for transmitting data representative of at least one new negotiable economic credit from a coupon source associated with said point of sale to said hand held device during synchronization between said hand held device and said coupon source; and

storage module for storing said at least one new negotiable economic credit as coupon data in said database within said hand held device, in response to transmitting said data representative of at least one new negotiable economic credit from said coupon source associated with said point of sale to said hand held device during synchronization between said hand held device and said coupon source.

97. (New) The system of claim 89 further comprising:

a product database associated with said point of sale;

retrieval module for retrieving product data from said product database associated with said point of sale; and

comparison module for comparing said product data to data representative of said at least one negotiable economic credit transmitted from said database of said hand held device, in response to scanning a product code associated with at least one item to be purchased at said point of sale.

98. (New) The system of claim 89 further comprising:

b! a database associated with said point of sale, wherein coupon data is stored within said database associated with said point of sale;

retrieval module for retrieving coupon data from said database associated with said point of sale;

comparison module for comparing coupon data transmitted from said database of said hand held device to coupon data retrieved from said database associated with said point of sale, in response to scanning a product code associated with at least one item to be purchased at said point of sale;

identification module for identifying matching coupon data to calculate at least one price discount, in response to comparing coupon data transmitted from said hand held device to product data retrieved from said product database and coupon data retrieved from said database associated with said point of sale;

compiling module compiling a subtotal price for said at least one item to be purchased at said point of sale, in response to scanning product codes associated with said at least one item to be purchased at said point of sale; and

calculating module for calculating a new total for items scanned at said point of sale, wherein said new total includes price discounts therein, in response to identifying matching coupon data to calculate price discounts.

99. (New) The system of claim 89 further comprising:

a coupon management module stored within said hand held device, wherein said coupon management module manages the transmission, receipt and storage of said at least one negotiable economic credit comprising coupon data, wherein said synchronization module communicates coupon data between said coupon management module and said database of said hand held device.

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100. (New) A system for processing negotiable economic credits through a hand held device, comprising:

a wireless telecommunications network;

a hand held device having a processor, a user profile and a database wherein at least one negotiable economic credit among a plurality of negotiable economic credits are stored

a synchronization module for synchronizing a point of sale with said hand held device through said wireless telecommunications network;

a retrieval module for selecting at least one negotiable economic credit from said plurality of negotiable economic credits based on said user profile, in response to initiating synchronizing of said point of said with said hand held device;

wherein said at least one negotiable economic credit is transferred from said database of said hand held device through said wireless telecommunications network to said point of sale based on said user profile maintained within said hand held device, in response to selecting said at least one negotiable economic credit from said plurality of negotiable economic credits and synchronizing said point of sale with said hand held device;

transmission module for transmitting data representative of at least one new negotiable economic credit through said wireless telecommunications network from a coupon source associated with said point of sale to said hand held device during synchronization between said hand held device and said coupon source; and

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storage module for storing said at least one new negotiable economic credit as coupon data in said database within said hand held device, in response to transmitting said data representative of at least one new negotiable economic credit from said coupon source associated with said point of sale to said hand held device during synchronization between said hand held device and said coupon source.

101. (New) The system of claim 100 further comprising:

a database associated with said point of sale, wherein coupon data is stored within said database;

retrieval module for retrieving coupon data from said database associated with said point of sale based on said user profile maintained within said hand held device;



comparison module for comparing coupon data transmitted from said database of said hand held device to coupon data retrieved from said database associated with said point of sale, in response to scanning a product code associated with at least one item to be purchased at said point of sale;

identification module for identifying matching coupon data to calculate at least one price discount, in response to comparing coupon data transmitted from said hand held device to product data retrieved from said product database and coupon data retrieved from said database associated with said point of sale;

compiling module for compiling a subtotal price for said at least one item to be purchased at said point of sale, in response to scanning product codes associated with said at least one item to be purchased at said point of sale; and

calculation module for calculating a new total for items scanned at said point of sale, wherein said new total includes price discounts therein, in response to identifying matching coupon data to calculate price discounts.

102. (New) The system of claim 100 further comprising:

a coupon management module stored within said hand held device, wherein said coupon management module manages the transmission, receipt and storage of said at least one negotiable economic credit comprising coupon data; and

wherein coupon data are communicated between said coupon management module and said database of said hand held device based on said user profile maintained within said hand held device.

103. (New) The system of claim 101 wherein said at least one negotiable economic credit comprises coupon data.

104. (New) The system of claim 101 wherein said at least one negotiable economic credit comprises at least one financial award.

105. (New) The system of claim 101 wherein said at least one negotiable economic credit comprises at least one financial incentive.

106. (New) The system method of claim of 101 wherein said wireless telecommunications network comprises a personal area network.

107. (New) The system of claim 101 wherein said personal area network comprises a Bluetooth network.

108. (New) The system of claim 101 wherein said wireless telecommunications network comprises a CDMA network.

109. (New) The system of claim 101 wherein said wireless telecommunications network comprises a Wireless Intelligent Network (WIN).

110. (New) A program product for processing negotiable economic credits through a hand held device, said program product residing in a memory of a data-processing system, comprising:

instruction means residing in a data-processing system for synchronizing a point of sale with a hand held device, wherein said hand held device contains a processor, a user profile and a database wherein at least one negotiable economic credit among a plurality of negotiable economic credits are stored;

instruction means residing in a data-processing system for selecting at least one negotiable economic credit from said plurality of negotiable economic

credits based on said user profile, in response to initiating synchronizing of said point of said with said hand held device; and

instruction means residing in a data-processing system for transferring said at least one negotiable economic credit from said database of said hand held device to said point of sale based on said user profile maintained within said hand held device, in response to selecting said at least one negotiable economic credit from said plurality of negotiable economic credits and synchronizing said point of sale with said hand held device.

e' 111. (New) The program product of claim 110 wherein said at least one negotiable economic credit comprises coupon data.

112. (New) The program product of claim 110 further comprising:

instruction means residing in a data-processing system for redeeming said at least one negotiable economic credit at said point of sale, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale; and

instruction means residing in a data-processing system for reconciling data representative of said at least one negotiable economic credit contained in said database within said hand held device, in response to redeeming said at least one negotiable economic credit at said point of sale.

113. (New) The program product of claim 110 further comprising:

instruction means residing in a data-processing system for electronically negotiating a coupon exchange between said point of sale and said hand held

device, in response to transferring said at least one negotiable economic credit from said database of said hand held device to said point of sale; and

instruction means residing in a data-processing system for reconciling data representative of at least one negotiable economic credit contained in said database within said hand held device, in response to electronically negotiating said coupon exchange between said point of sale and said hand held device.

114. (New) The program product of claim 110 further comprising:

b' instruction means residing in a data-processing system for transmitting data representative of at least one new negotiable economic credit from a coupon source associated with said point of sale to said hand held device during synchronization between said hand held device and said coupon source; and

instruction means residing in a data-processing system for storing said at least one new negotiable economic credit as coupon data in said database within said hand held device, in response to transmitting said data representative of at least one new negotiable economic credit from said coupon source associated with said point of sale to said hand held device during synchronization between said hand held device and said coupon source.

115. (New) The program product of claim 110 further comprising:

instruction means residing in a data-processing system for accessing a product database associated with said point of sale;

instruction means residing in a data-processing system for retrieving product data from said product database associated with said point of sale; and

instruction means residing in a data-processing system for comparing said product data to data representative of said at least one negotiable economic credit transmitted from said database of said hand held device, in response to scanning a product code associated with at least one item to be purchased at said point of sale.

116. (New) The program product of claim 110 further comprising:

instruction means residing in a data-processing system for accessing a database associated with said point of sale, wherein coupon data is stored within said database;

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instruction means residing in a data-processing system for retrieving coupon data from said database associated with said point of sale;

instruction means residing in a data-processing system for comparing coupon data transmitted from said database of said hand held device to coupon data retrieved from said database associated with said point of sale, in response to scanning a product code associated with at least one item to be purchased at said point of sale;

instruction means residing in a data-processing system for identifying matching coupon data to calculate at least one price discount, in response to comparing coupon data transmitted from said hand held device to product data retrieved from said product database and coupon data retrieved from said database associated with said point of sale;

instruction means residing in a data-processing system for compiling a subtotal price for said at least one item to be purchased at said point of sale, in

response to scanning product codes associated with said at least one item to be purchased at said point of sale; and

b' instruction means residing in a data-processing system for calculating a new total for items scanned at said point of sale, wherein said new total includes price discounts therein, in response to identifying matching coupon data to calculate price discounts.

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